

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tara Lee Shaw
Debtor

Case No. 23-01333-MJC
Chapter 7

District/off: 0314-5
Date Rcvd: Oct 13, 2023

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2023:

Recip ID	Recipient Name and Address
db	+ Tara Lee Shaw, 315 Ramblewood Drive, Saylorburg, PA 18353-8044
5547578	+ THE BUREAUS, 650 DUNDEE ROAD, SUITE 370, NORTHBROOK, IL 60062-2757

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 13 2023 22:46:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5547570	+ EDI: GMACFS.COM	Oct 13 2023 22:46:00	ALLY FINANCIAL, PO BOX 380901, BLOOMINGTON, MN 55438-0901
5547571	+ EDI: CAPIO.COM	Oct 13 2023 22:46:00	ASSETCARE LLC, LEE MORRIS, 2222 TEXOMA PKWY SUITE 180, SHERMAN, TX 75090-2484
5548253	+ EDI: AISACG.COM	Oct 13 2023 22:46:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5547572	+ EDI: CITICORP.COM	Oct 13 2023 22:46:00	CITIMORTGAGE INC, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108-5027
5547573	+ EDI: WFNNB.COM	Oct 13 2023 22:46:00	COMENITY BANK/NWYRK&CO, 6939 AMERICANA PARKWAY, REYNOLDSBURG, OH 43068-4171
5547574	EDI: WFNNB.COM	Oct 13 2023 22:46:00	COMENITY BANK/VICTORIA SECRET, PO BOX 182789, COLUMBUS, OH 43218-2789
5547575	+ EDI: AMINFOFP.COM	Oct 13 2023 22:46:00	FIRST PREMIER BANK, 3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145
5547576	EDI: LCIICSYSTEM	Oct 13 2023 22:46:00	IC SYSTEM INC, PO BOX 64378, SAINT PAUL, MN 55164-0378
5547577	+ EDI: CAPIO.COM	Oct 13 2023 22:46:00	MBA LAW, 3400 TEXOMA PKWY STE 100, SHERMAN, TX 75090-1916
5548263	EDI: PENNDEPTREV	Oct 13 2023 22:46:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
5548263	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2023 18:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
5547578	+ EDI: Q3GTBI	Oct 13 2023 22:46:00	THE BUREAUS, 650 DUNDEE ROAD, SUITE 370, NORTHBROOK, IL 60062-2757

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
John J Martin	pa36@ecfcbis.com trusteemartin@martin-law.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Tara Lee Shaw lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

Information to identify the case:

Debtor 1	Tara Lee Shaw		Social Security number or ITIN xxx-xx-8383	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____	
			EIN _____	
United States Bankruptcy Court		Middle District of Pennsylvania		
Case number: 5:23-bk-01333-MJC				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tara Lee Shaw
aka Tara L. Shaw, aka Tara Shaw

By the
court:

10/13/23



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.